

Product Disclosure Sheet is prepared for a child, male non smoker, occupation class 2, standard life and aged 5 with mother as Assured, female non smoker, occupation class 1, standard life and aged 30, for **PRUWith You Plus Basic** Sum Assured RM 100,000, Essential Child Plus RM 100,000, credit card, 100% equity fund, target sustainability option age 80.



## **PRU**With You Plus

**Specially prepared for:**

Child

### **Prepared by: PRODUCT DEVELOPMENT & MANAGEMENT**

This insurance plan is underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U), a licensed insurance company under the Financial Services Act 2013 that is regulated by Bank Negara Malaysia.

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact Prudential Assurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

# PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked insurance. Other customers have read this PDS and found it helpful; **you should read it too.**



Date: 22/12/2025

## 1 What is PRUWith You Plus?

PRUWith You Plus is a regular premium investment-linked policy (ILP) that offers a combination of insurance protection and investment. It pays a lump sum death benefit (i.e. the sum assured) if you die during the term of the policy / are totally and permanently disabled prior to the Policy Anniversary of age next birthday (ANB) 71 or expiry of the policy, whichever is earlier. The value of units in Basic Unit Account (BUA) and Investment Unit Account (IUA) (if any) is also payable at the time of death claim.

This product comes with Extension of Coverage Term to extend the term of basic plan up to the Policy Anniversary of Life Assured's ANB 101. For rider(s), if applicable, the rider's term will be extended up to the Policy Anniversary of Life Assured's ANB 101 or the rider's maximum coverage term, whichever is earlier. Please refer to Appendix: Other Policy Information for more information.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM 1,500.00** Yearly, you will receive the following insurance **coverage / benefits** for 75 years (i.e. until the Policy Anniversary of the Life Assured's ANB 80):

Basic Benefits	
Death Benefit	(a) RM 100,000 (i.e. basic sum assured), plus (b) Sum Assured Booster (if any), plus (c) the value of units in BUA and IUA (if any).
Total and Permanent Disability (TPD) Benefit	RM 100,000 plus Sum Assured Booster (if any) shall be payable upon Life Assured suffering from TPD prior to the Policy Anniversary of ANB 71 or expiry of the policy, whichever is earlier. <b>Note:</b> Payment of this benefit will reduce the basic sum assured.
Sum Assured Booster	Additional sum assured of 1% of basic sum assured will be payable for each completed policy year, up to a maximum of 50% of basic sum assured in the event of death, TPD or attaining the Policy Anniversary of Life Assured's ANB 101, depending on the policy year when death or TPD or the Policy Anniversary of Life Assured's ANB 101 occurs, subject to the terms and conditions stipulated in policy contract.
Goal Achievement Benefit	RM 500 per lifetime. (Only applicable for Life Assured with entry ANB 25 or below).
Child Benefit	30% of basic sum assured shall be payable in the event of death of Life Assured's child(ren) or if the child(ren) suffers from a covered child specified illness on or prior to attaining 7 years old or expiry of the policy, whichever is earlier.
Maturity Benefit	Value of units in BUA and IUA (if any).
Longevity Benefit	RM 100,000 (i.e. basic sum assured) plus Sum Assured Booster (if any) shall be payable on the Policy Anniversary of Life Assured's ANB 101.

### Note:

The benefit payable for death, TPD and Protect Booster on life of the child before ANB 5 will be subjected to juvenile lien, please refer to the Appendix: Other Policy Information for more information.

For Essential Child Plus, Crisis Care rider(s), please refer to the respective Product Disclosure Sheet for key information about the benefits of the rider(s).

The table above summarises the benefits that you have selected. Please refer to the relevant Appendices for more information about the benefits of the basic plan and rider(s) (if any).

### Your investment-linked insurance **excludes**:

- Suicide - if death was due to suicide within one year from the effective date of policy or the date of policy revival, whichever is later, the value of units at the valuation date after the date of notification shall be payable.
- Total and Permanent Disability (TPD) benefit is not payable if the disability is directly or indirectly caused by any pre-existing conditions.

**Note:** This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

### If you require assistance or need further information on your investment-linked insurance, you can:



Call us at:  
03-2778 3888



Contact us at:  
<https://bit.ly/contact-ourteam>



Visit:  
<https://bit.ly/PRUWithYouPlus>



Scan the  
QR code

### 3 Know Your Obligations

For your investment-linked insurance, you must pay a premium of:		
Premium	<b>RM 1,500.00</b> (Yearly) For recommended Regular Premium Top-up to improve policy sustainability, please refer to Appendix: Other Policy Information or annual statement for details.	
Duration: <b>75</b> years		
The insurance company allocates a portion of the premium to purchase units in your chosen investment fund(s).		
Premium allocated to purchase units	<b>97.47%</b> of total premium or <b>RM 109,650</b> Please refer to Table 1 under Product Illustration for more details.	
You also have to pay the following fees and charges:		
Stamp duty	<b>RM 10</b> (the amount is already factored into the premium)	
Commission	<b>2.13%</b> of total premium or <b>RM 2,400</b> Please refer to Table 1 under Product Illustration for more details.	
Other applicable charges	<ul style="list-style-type: none"><li>Insurance Charge</li><li>Service Charge</li><li>Fund Management Charge</li></ul> Please refer to Table 1 under Product Illustration for more details.	<ul style="list-style-type: none"><li>Fund Switching Fee (if applicable)</li><li>Partial Withdrawal Charge (if applicable)</li></ul> Please refer to Appendix: Other Policy Information for more details.

### 4 Other Key Terms

- **Importance of disclosure** - you must disclose all material facts such as medical condition and state your age correctly when answering any question asked by us. If the insurance policy is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your duty of disclosure continues until the policy is issued.
- **Policy lapse** - the ILP will lapse when the value of units is insufficient to pay for the insurance and other charges after the No-Lapse Provision is revoked or has expired.
- **Grace period** - you have a one-month grace period from each premium due date to pay the premium for this policy. The policy will remain in force during the grace period.
- **No-Lapse Provision** - the policy is guaranteed to be in force in the first 72 months of the policy (96 months for prenatal policy) as long as all premiums are paid up to date and no withdrawal from BUA is performed during this period. Please refer to the Appendix: Other Policy Information for more details on no-lapse provision.
- **Waiting period and survival period** - the eligibility for the benefits under the policy will only start after the waiting periods below from the effective date of the policy or the date of policy revival, whichever is later, and the survival period as stated below from the Life Assured being diagnosed with covered conditions.

Benefit	Conditions	Waiting Period	Survival Period
Goal Achievement Benefit	All covered events	3 years	Nil
Child Benefit	All covered illnesses	60 days	7 days

Please note that if you switch your current plan with another or from one provider to another, you may be subject to new underwriting requirements and waiting periods for the new plan.

- **Extension of Coverage Term** - you may request to disable the Extension of Coverage Term feature after your policy is issued which will result in your coverage ending at the original policy term. Any subsequent request to reapply for Extension of Coverage Term is subject to underwriting.
- **Insurance Charges** - The insurance charges for death, TPD and additional death benefits (if any) are guaranteed, whereas the insurance charges for other benefits (if any) are non-guaranteed. We reserve the right to revise the insurance charges with prior notice to you.

**Note:** This list is **non-exhaustive**. You should refer to the policy contract for the full list of terms.

#### ? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Free-look period:** you may cancel your policy by returning the policy within 15 days after the policy has been delivered to you. The insurance company will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date, any insurance charge, taxes (if any) and other charges that have been deducted, less any medical fee incurred.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the value of the units in your accounts, less any amount you owe us during the policy term. We shall calculate the value of the units in the same way as if those units are to be cancelled.

The information provided in this disclosure sheet is valid as at or until 21/01/2026.